

United States Bankruptcy Court
Southern District of Mississippi

In re:
Gene Ross Clardy
Debtor

Case No. 25-50962-KMS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0538-6
Date Rcvd: Jul 10, 2025

User: mssbad
Form ID: 3091

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2025:

Recip ID	Recipient Name and Address
db	+ Gene Ross Clardy, 64 A Roy Rd, Lumberton, MS 39455-9694
5530111	Citizens Bank, 24 Pine St, Sebastopol, MS 39359
5530112	+ Concora Credit, P.O. Box 449, Beaverton, OR 97075
5530113	+ Douglas Miller, 804 Main St, Purvis, MS 39475-5400
5530114	First Franklin, 6335 US 49, Suite 20, Hattiesburg, MS 39401
5530121	+ Kia Motors Finance, Attn: Bankruptcy, Po Box 20825, Fountain Valley, CA 92728-0825
5530122	+ Kimberly Guy, c/o Barron McSwain, 533 Old Richton Rd, Petal, MS 39465-2919
5530123	+ Marguerite Coley, c/o Barron McSwain, 533 Old Richton Rd, Petal, MS 39465-2919
5530125	+ Mary Andrews, 70 Roy Rd, Lumberton, MS 39455-9694
5530126	+ Oakgrovecr, 5266 Old Hwy 11, Suite 130, Hattiesburg, MS 39402-7820

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: trollins@therollinsfirm.com	Jul 10 2025 19:29:00	Thomas Carl Rollins, Jr, The Rollins Law Firm, PLLC, PO BOX 13767, Jackson, MS 39236
tr	Email/Text: wcuntzcourt@gport13.com	Jul 10 2025 19:29:00	Warren A. Cuntz T1, Jr., P. O. Box 3749, Gulfport, MS 39505-3749
ust	+ Email/Text: ustpreion05.ja.ecf@usdoj.gov	Jul 10 2025 19:29:00	United States Trustee, 501 East Court Street, Suite 6-430, Jackson, MS 39201-5022
5530105	Email/Text: bankruptcy@1ffc.com	Jul 10 2025 19:29:00	1st Franklin, 6335 Us Hwy 49, Suite 20, Hattiesburg, MS 39401
5532201	+ Email/Text: bankruptcy@1ffc.com	Jul 10 2025 19:29:00	1st Franklin Financial Corporation, ATTN: Admin Services, PO BOX 880, Toccoa GA 30577-0880
5530106	+ Email/Text: bankruptcy@acimacredit.com	Jul 10 2025 19:29:00	Acima Credit, 13907 Minuteman Dr, 5th Floor, Draper, UT 84020-9869
5530107	+ Email/Text: bnc@teampurpose.com	Jul 10 2025 19:29:00	Advance America, 111 Hardy Court Shoppi, Gulfport, MS 39507-2528
5530108	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jul 10 2025 19:28:29	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
5531861	+ EDI: PHINAMERI.COM	Jul 10 2025 23:29:00	AmeriCredit Financial Services, Inc. dba, GM Financial, PO Box 183853, Arlington, TX 76096-3853
5530109	+ Email/Text: bk@avant.com	Jul 10 2025 19:29:00	Avant, 222 North Lasalle St, Suite 1600, Chicago, IL 60601-1112
5530110	Email/Text: bankruptcy@centuryfirstfcu.com	Jul 10 2025 19:29:00	Centuryfst, 3318 Hardy Street, Hattiesburg, MS 39401
5530116	Email/Text: BNSFS@capitalsvcs.com	Jul 10 2025 19:29:00	First Savings Bank, Attn: Bankruptcy, P.O. Box

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			5019, Sioux Falls, SD 57117
5530115	+ EDI: AMINFOFP.COM	Jul 10 2025 23:29:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
5530117	+ EDI: PHINGENESIS	Jul 10 2025 23:29:00	Genesis FS Card Serv, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
5530118	+ EDI: PHINAMERI.COM	Jul 10 2025 23:29:00	Gm Financial, 801 Cherry Street, Ste. 3600, Fort Worth, TX 76102-6855
5530119	+ Email/Text: kristie.pope@hattiesburgclinic.com	Jul 10 2025 19:29:00	Hattiesburg Clinic, 415 South 28th Ave, Hattiesburg, MS 39401-7283
5530120	+ Email/Text: bankruptcy@curo.com	Jul 10 2025 19:29:00	Heights Finance, Attn: Bankruptcy, Po Box 1947, Greenville, SC 29602-1947
5530124	+ Email/Text: bankruptcy@marinerfinance.com	Jul 10 2025 19:29:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Dr, Nottingham, MD 21236-5904
5530127	Email/Text: bankruptcy@snapfinance.com	Jul 10 2025 19:29:00	Snap RTO LLC, P.O. Box 26561, Salt Lake Cit, UT 84126
5530128	^ MEBN	Jul 10 2025 19:23:22	Sunbit Financial, Attn: Bankruptcy, 10880 Wilshire Blv, Suite 870, Los Angeles, CA 90024-4109
5530129	Email/Text: bankruptcy@towerloan.com	Jul 10 2025 19:29:00	Tower Loan, Attn: Bankruptcy, Po Box 320001, Flowood, MS 39232
5530130	+ EDI: VERIZONCOMB.COM	Jul 10 2025 23:29:00	Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 599, Weldon Springs, MO 63304-2225
5530131	+ Email/Text: bk@worldacceptance.com	Jul 10 2025 19:29:55	World Finance Corp, Attn: Bankruptcy, Po Box 6429, Greenville, SC 29606-6429

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2025 at the address(es) listed below:

Name	Email Address
Thomas Carl Rollins, Jr	on behalf of Debtor Gene Ross Clardy trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com

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United States Trustee

USTPRegion05.JA.ECF@usdoj.gov

Warren A. Cuntz T1, Jr.

wcuntzcourt@gport13.com waccourt1@gmail.com

TOTAL: 3

Notice of Chapter 13 Bankruptcy Case

United States Bankruptcy Court Southern District of Mississippi

Information to identify the case:

Debtor 1	Gene Ross Clardy	Social Security number or ITIN xxx-xx-7336
	First Name Middle Name Last Name	EIN _ _ - _ _ _ _ _
Debtor 2		Social Security number or ITIN _ _ _ _
(Spouse, if filing)	First Name Middle Name Last Name	EIN _ _ - _ _ _ _ _
United States Bankruptcy Court for the Southern District of Mississippi		
Case number: 25-50962-KMS		Date case filed for chapter 13 7/3/25

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

Cell Phones and other electronic devices are generally not allowed in the courthouses of this District. For more information visit www.mssb.uscourts.gov

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Gene Ross Clardy	
2. All other names used in the last 8 years		
3. Address	64 A Roy Rd Lumberton, MS 39455	
4. Debtor's attorney Name and address	Thomas Carl Rollins Jr The Rollins Law Firm, PLLC PO BOX 13767 Jackson, MS 39236	Contact phone 601-500-5533 Email trollins@therollinsfirm.com
5. Bankruptcy trustee Name and address	Warren A. Cuntz T1 Jr. P. O. Box 3749 Gulfport, MS 39505-3749	Contact phone 228-831-9531 Email wcuntzcourt@gport13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.uscourts.gov .	Dan M. Russell, Jr. U.S. Courthouse 2012 15th Street, Suite 244 Gulfport, MS 39501	Office Hours: Monday – Friday 8:00 AM – 5:00 PM Contact phone 228-563-1790 Date: 7/10/25

For more information, see page 2

Debtor **Gene Ross Clardy**Case number **25-50962-KMS**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	August 8, 2025 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Trustee: Warren A. Cuntz T1 Jr. Zoom video meeting. Go to zoom.us/join, enter Meeting ID 846 854 1179 and Passcode 2798980867 , OR call 228-284-4805. For additional meeting information go to www.justice.gov/ust/moc
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div> Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </div> <div> Filing deadline: 10/7/25 </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> Deadline for all creditors to file a proof of claim: (except governmental units) </div> <div> Filing deadline: 9/11/25 </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> Deadline for governmental units to file a proof of claim: </div> <div> Filing deadline: 12/30/25 </div> </div> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <div style="display: flex; justify-content: space-between;"> <div> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors </div> </div>	
9. Filing of plan	Miss. Bankr. L.R. 3015-1(d) requires the debtor to serve a copy of the plan and related notice on the Trustee, the US Trustee, and all creditors. The plan may contain a motion for valuation of security and/or a motion to avoid lien. <u>Any objection to the plan or to any motion contained therein shall be in writing and filed with the Clerk of Court on or before October 9, 2025. Objections will be heard on October 16, 2025 at 10:00 AM in the Dan M. Russell, Jr. U.S. Courthouse, Bankruptcy Courtroom, 7th Floor, 2012 15th Street, Gulfport, MS 39501, unless otherwise ordered by the court. If no objection is timely filed, the plan may be confirmed without a hearing.</u>	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	